

Duluth Building Trades Health Fund

IMPORTANT NOTICES TO PARTICIPANTS

PRIVACY NOTICE AVAILABILITY

The Privacy Rule requires the Fund to follow certain procedures to protect the privacy of your personal health information maintained by the Welfare Fund. The Fund's Privacy Notice describes how medical information about you may be used and disclosed and how you can get access to this information. You may request a copy of the Fund's Privacy Notice by contacting the Fund Office at:

Wilson-McShane Corporation
2002 London Road – Suite 300
Duluth, MN 55812

Phone: (218) 728-4231
Toll Free: (800) 570-1012

THE WOMEN'S HEALTH AND CANCER RIGHTS ACT

The Women's Health and Cancer Rights Act of 1998 requires that we notify you annually of the coverage required under this Act. This Notice fulfills that requirement.

The Act amended ERISA by requiring group health plans which provide medical and surgical benefits for a mastectomy to provide the following coverage if you elect breast reconstruction in connection with a mastectomy, including prophylactic mastectomies covered under the Plan, in a manner determined in consultation with the attending physician and the patient:

- ♦ Reconstruction of the breast on which the mastectomy has been performed;
- ♦ Surgery and reconstruction of the contralateral breast to produce symmetrical appearance; and
- ♦ Coverage for prostheses and physical complications of all stages of mastectomy, including lymphedemas.

Subject to any applicable deductible and copayment requirements, your Plan provides for the preceding items following a mastectomy for which benefits were paid by the Plan. Such surgical benefits are payable on the same basis as any other surgical procedure by the Plan.

Please keep this Notice with your Summary Plan Description for future reference. If you have any questions regarding this information, please feel free to contact the Fund Office.